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April 22, 2019

Honorable Robert D. Drain
United States Bankruptcy Court Judge
Southern District of New York
300 Quarropas Street
White Plains, New York 10601

Re: Francisca Quiroa De Calderon
Bankruptcy Case No: 18-22716

This office represents SN Servicing Corporation, the Secured Creditor in the above referenced action. On April 2, 2019 Secured Creditor issued a denial letter for this loan, due to insufficient income. Our office submitted a copy of the denial letter to Debtor's counsel and they responded with a few questions regarding the denial. Specifically, Counsel stated the monthly gross household income totaled \$8,868.02, not \$8,721, that the Secured Creditor used. I confirmed with my client and they advised that this difference of \$146 would not result in a different decision. Our office also provided counsel with information regarding the property tax payments and believe all outstanding issues related to the denial have been answered. Therefore, we respectfully request loss mitigation be terminated at this time.

Please feel free to contact our office should you have additional questions.

Sincerely,

/s/ Jonathan Schwalb, Esq.
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